

Information to identify the case:

Debtor 1	<u>Kristie Smith</u>	Social Security number or ITIN	xxx-xx-3986
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-22524-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kristie Smith

3/11/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristie Smith
Debtor

Case No. 23-22524-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 11, 2024

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:

Recip ID	Recipient Name and Address
db	Kristie Smith, 152 Means Road, Vanderbilt, PA 15486
15660165	Evolve Bank & Trust, Attn: Bankruptcy, Triad Center 16000 Poplar Ave, Ste 300, Memphis, TN 38119
15660168	+ Global Payments, 3550 Lenox Road NE Suite 3000, Atlanta, GA 30326-4334
15660169	HSN Flexpay, PO box 659707, San Antonio, TX 78265
15660170	+ Keybank, 4224 Ridge Lea Road, Amherst, NY 14226-1016

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 12 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 12 2024 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2024 00:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BASSASSOC.COM	Mar 12 2024 03:59:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ EDI: AISACG.COM	Mar 12 2024 03:59:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15660153	+ EDI: GMACFS.COM	Mar 12 2024 03:59:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15660159	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 12 2024 00:03:00	Citizens Bank, 1 Citizens Plaza, Providence, RI 02903
15660155	+ EDI: CAPITALONE.COM	Mar 12 2024 03:59:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15660157	+ Email/Text: bankruptcy@cavps.com	Mar 12 2024 00:03:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15660160	+ EDI: WFNNB.COM	Mar 12 2024 03:59:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15660161	+ EDI: WFNNB.COM	Mar 12 2024 03:59:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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15660162	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 12 2024 00:13:45	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15660174	EDI: CITICORP	Mar 12 2024 03:59:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15660163	+ EDI: DISCOVER	Mar 12 2024 03:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15660164	+ EDI: DISCOVERSL.COM	Mar 12 2024 03:59:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
15660166	+ EDI: AMINFOFP.COM	Mar 12 2024 03:59:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15660167	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 12 2024 00:03:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15660158	EDI: JPMORGANCHASE	Mar 12 2024 03:59:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15660171	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 12 2024 00:03:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15660172	+ EDI: LENDNGCLUB	Mar 12 2024 03:59:00	LendingClub, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15660173	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2024 00:13:42	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15660175	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 12 2024 00:13:39	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15660176	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 12 2024 00:03:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15660177	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 12 2024 00:03:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15660179	+ EDI: NAVIENTFKASMSERV.COM	Mar 12 2024 03:59:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15660178	+ EDI: NAVIENTFKASMSERV.COM	Mar 12 2024 03:59:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15660180	Email/Text: bankruptcy@oliphantfinancial.com	Mar 12 2024 00:03:00	Oliphant Usa, Attn: Bankruptcy, 1800 2nd St, Ste 603, Sarasota, FL 34236
15660182	Email/Text: Bankruptcy.Notices@pnc.com	Mar 12 2024 00:03:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
15660154	Email/Text: Bankruptcy.Notices@pnc.com	Mar 12 2024 00:03:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15660183	EDI: PRA.COM	Mar 12 2024 03:59:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15660181	+ Email/Text: recovery@paypal.com	Mar 12 2024 00:03:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
15660184	+ Email/Text: ebnnotices@fidem-financial.com	Mar 12 2024 00:03:00	Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208
15660186	Email/Text: bankruptcy@springoakscapital.com	Mar 12 2024 00:03:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15660185	+ EDI: CBS7AVE	Mar 12 2024 03:59:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15660188	+ EDI: SYNC	Mar 12 2024 03:59:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

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15660189	+ EDI: SYNC	Mar 12 2024 03:59:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15660190	+ EDI: SYNC	Mar 12 2024 03:59:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15660191	+ EDI: WTRRN BANK.COM	Mar 12 2024 03:59:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15660192	+ Email/Text: BK@servicingdivision.com	Mar 12 2024 00:03:00	The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
15660193	+ EDI: TCISOLUTIONS.COM	Mar 12 2024 03:59:00	Total Visa/tbom/vt, Po Box 85710, Sioux Falls, SD 57118-5710
15660194	+ Email/Text: bankruptcydepartment@tsico.com	Mar 12 2024 00:03:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15660195	+ EDI: VERIZONCOMB.COM	Mar 12 2024 03:59:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15660187		Syncb/walmart
15660156	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

Name	Email Address
Corey J. Sacca	on behalf of Debtor Kristie Smith csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Robert H. Slone, Trustee

robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfbis.com

Robert H. Slone, Trustee

on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@mahadylegal.com;pa07@ecfbis.com

TOTAL: 5